



Order Filed on February 14, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
COHN LIFLAND PEARLMAN  
HERRMANN & KNOPF LLP  
Attorneys for Debtors  
Park 80 West-Plaza One  
250 Pehle Avenue, Suite 401  
Saddle Brook, New Jersey 07663  
(201)845-9600  
Our File:

In Re:

ROBERT M. JOYCE  
and STACIE L. JOYCE,

Debtors.

Case No.: 19-21040

Chapter 13

Judge: Vincent F. Papalia

Hearing Date: February 17, 2022

**ORDER APPROVING DEBTORS' COVID-19 PAYMENT  
DEFERRAL AGREEMENT WITH QUICKEN LOANS**

The relief set forth on the following pages, numbered two (2) through (2) is hereby **ORDERED**.

**DATED: February 14, 2022**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtor: ROBERT M. JOYCE AND STACIE L. JOYCE

Case No.: 19-21040(VFP)

Caption of Order: **ORDER APPROVING DEBTORS' COVID-19 PAYMENT  
DEFERRAL WITH QUICKEN LOANS**

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This matter having been brought before the Court by COHN LIFLAND PEARLMAN  
HERRMANN & KNOPF LLP, attorneys for debtors Robert M. Joyce and Stacie L. Joyce  
("Debtors"), upon notice to KML Law Group, P.C., attorneys for secured creditor Quicken  
Loans, for a motion to approve Debtors' Covid-19 Payment Deferral Agreement with Quicken  
Loans; having read any opposition papers and heard oral argument (if any), and for good cause  
shown;

It is ORDERED as follows:

1. The Motion is granted as set forth herein.
2. The Covid-19 Payment Deferral Agreement made on November 18, 2020, with  
all the terms set forth therein between Quicken Loans and Debtors is hereby approved.  
Said terms of the deferment are made a part of the Mortgage, between Quicken Loans and  
Debtors, dated May 23, 2016 and recorded with the Bergen County Clerk on June 7, 2016,  
Instrument no. 16-042006, Book 02280, page 1274.

In re:  
Robert M Joyce  
Stacie L Joyce  
Debtors

Case No. 19-21040-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 14, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	Robert M Joyce, Stacie L Joyce, 0-132 Yerger Road, Fair Lawn, NJ 07410

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeffrey W. Herrmann	on behalf of Joint Debtor Stacie L Joyce jwh@njlawfirm.com ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
Jeffrey W. Herrmann	on behalf of Debtor Robert M Joyce jwh@njlawfirm.com ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigeef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
U.S. Trustee	

District/off: 0312-2

User: admin

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Date Rcvd: Feb 14, 2022

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USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7